

Abstract of the Disclosure

A method is provided for funding initiatives under the Community Reinvestment Act (CRA). The method includes the step of lending funds to an administrative foundation serving to promote financial opportunities and services to targeted neighborhood communities. The funds are used to purchase life insurance policies for selected affiliates of the foundation. The loan to the foundation is collateralized using a cash value of the life insurance policies purchased by the foundation. Upon receipt of death benefits from the policies, a first portion of the benefits is applied to repay the funds loaned to the foundation, and a second portion of the benefits applied to the foundation to fund designated CRA initiatives.